

IN THE CLAIMS

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1. (currently amended) A method of evaluating marketing campaign data, the data being in the form of database scores, stored procedures, and On Line Analytical Processing (OLAP) multidimensional structures, said method comprising the steps of:

providing a plurality of analytic models including marketing and risk models;

determining a sequential order for combining the models;

combining the models in the determined sequential order to generate marketing campaign data;

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evaluating ~~at least one of a model and a~~ the model combination of models using structures that segment gains charts to discover where ~~at least one of a model and a~~ the model combination of models is under performing;

evaluating ~~at least one of a model's performance over time and a~~ performance of the model combination of models' ~~performance~~ over time; and

defining user trends.

2. (currently amended) A method according to Claim 1 wherein said step of ~~discovering~~ defining user ~~defined~~ trends further comprises the step of determining where profitability has been changing over time.

3. (currently amended) A method according to Claim 1 wherein said step of ~~discovering~~ defining user ~~defined~~ trends further comprises the step of determining where a response rate has been changing over time.

4. (currently amended) A method according to Claim 1 wherein said step of ~~discovering~~ defining user ~~defined~~ trends further comprises the step of determining where a number of accounts are being closed.

5. (currently amended) A method according to Claim 1 wherein said step of evaluating ~~models~~ the model combination is accomplished by creating history structures based on user defined attributes.

6. (currently amended) A method according to Claim 1 wherein said step of ~~discovering~~ defining user ~~defined~~ trends further comprises the step of analyzing a particular population segment.

7. (currently amended) A method according to Claim 1 wherein said step of evaluating ~~the model's a performance~~ of the model combination over time ~~and discovering user defined trends~~ further comprises the step of maintaining feedback into a targeting engine to improve subsequent modeling cycles.

8. (currently amended) A method according to Claim 1 wherein said step of ~~discovering~~ defining user ~~defined~~ trends further comprises the step of using gains charts to illustrate model performance in segments.

9. (currently amended) A system for evaluating marketing campaign data, said system comprising:

a customer database further comprising historical campaign results;

a graphical user interface for presentation of trend analysis data; and

a targeting engine embedded with a plurality of analytic models including marketing and risk models, the marketing models include at least one of a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model, the risk models include at least one of a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model, wherein the targeting engine is configured to:

determine a sequential order for combining the models;

combine the models in the determined sequential order to generate marketing campaign data;

~~evaluate at least one of a model and a~~ the model ~~combination of models~~ using structures that segment gains charts to discover where ~~at least one of a model and a~~ the model ~~combination of models~~ is under performing;

~~evaluate at least one of a model's performance over time and a~~ performance of the model ~~combination of models' performance~~ over time; and

define trends relating to the marketing campaign data.

CI 10. (currently amended) A system according to Claim 9 wherein said targeting engine is further configured to evaluate ~~models~~ a combination of models, wherein the combined models include that are time based multidimensional On Line Analytical Processing (OLAP) history structures.

11. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to discover user defined trends.

12. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to determine where profitability has been changing over time.

13. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to determine where a response rate has been changing over time.

14. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to determine where a number of accounts are being closed.

15. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to determine propensity of a customer to avail themselves to other products over time.

16. (currently amended) A system according to Claim 9 wherein said targeting engine is further configured to check ~~model~~ a performance of the model combination based on user defined criteria.

17. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to analyze a particular population segment.

18. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to maintain feedback to improve subsequent modeling cycles.

C/ 19. (previously presented) A system according to Claim 9 wherein said targeting engine is further configured to use gains charts to illustrate customer trends.

20. (currently amended) A method of evaluating marketing campaign data, the data being in the form of customer lists, database scores, stored procedures, and On Line Analytical Processing (OLAP) multidimensional structures, said method comprising the steps of:

providing a plurality of analytic models including marketing and risk models, the marketing models include at least one of a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model, the risk models include at least one of a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model;

determining a sequential order for combining the models;

combining the models in the determined sequential order to generate marketing campaign data;

generating gains charts by comparing marketing campaign customer lists to corresponding marketing campaign results;

01 evaluating ~~at least one of a model and a~~ the model combination of ~~models~~ by using structures that segment gains charts to identify where ~~at least one of a model and a~~ the model combination of ~~models~~ is under performing;

evaluating over time and over a plurality of marketing campaigns at least one of a ~~model's performance and a~~ of the model combination of ~~models' performance~~; and

identifying user defined trends including identifying trends within segments by analyzing structures of a plurality of marketing campaigns in chronological order.

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